



## **Job Description – Deposit Operations Specialist**

Century Bank of Georgia has an immediate opening for an experienced Deposit Operations Specialist in our Operations Center in Cartersville. Our ideal candidate will have 2-4 years of experience in banking. Operations experience is a plus. The candidate will provide administrative, compliance and operational support for the retail operations of the bank as well as support the deposit operations team in all matters related to deposit-based activity within the bank. This position will report directly to the Vice President of Operations.

Required skills include good organizational skills, ability to multi-task, excellent interpersonal, organizational, written, and verbal communication skills. Computer proficiency in Microsoft Windows, Word, Excel, and Outlook are expected.

### **Job Responsibilities:**

#### **Operations**

- Review new and closed accounts for proper documentation; review file maintenance reports for all deposit applications; produce exception reports
- Assist in the daily processing of unposted items, NSF returns, chargebacks and reconcilements
- Assist in the daily balancing of ATM processing
- Review stop payments and holds
- Process and monitor ACH transactions, cash letters, CD interest checks, overdraft notices, chargeback notices, etc
- Assist in the processing and research ACH disputes
- Assist in the processing and research of Reg E debit card disputes
- Assist in the processing of wires, government reclamations, adjustments, etc
- Scan and index documentation from the deposit operations department
- Balance, review, and complete reports on general ledger accounts including correspondent accounts
- Monitor deposit accounts for overdrafts, add/remove overdraft protection based on policy; process and report on deposit account charge-offs
- Assist in monitoring and reporting Reg D excess activity and file maintenance on dormant accounts
- Provide consistently positive, effective, helpful service to all customers, both internal and external

## Compliance

- Diligently protect confidential information and assist the Bank in ensuring that all confidential and sensitive information is handled appropriately
- Maintain an active awareness and understanding of policies, procedures, regulations and laws, including but not limited to Bank Secrecy Act, Anti-Money Laundering, Regulation D, Regulation CC, Privacy and Information Security.
- Communicate openly with supervisors and bank management about policies, procedures and job functions
- Address and report suspected violations of compliance policies
- Participate in training sessions and policy updates as necessary
- Assist VP or Operations in daily monitoring and documenting of compliance management

Century Bank of Georgia offers excellent benefits, including 401(k) with match, company paid health, life and LT disability insurance, and flexible PTO.

Interested candidates are encouraged to forward a complete resume in confidence to:

[resumes@centurybanknet.com](mailto:resumes@centurybanknet.com)

Century Bank of Georgia is an Equal Opportunity Employer